GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:5111
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LOAN TO SBI HELP GROUP
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Will the Minister of FINANCE be pleased to state:

(a) the number of SHGs in the State of Andhra Pradesh during the last five years,year-wise;

(b) the total amount of bank loans given to SHGs during the last five years, year-wise;

(c) the details of bonks which are implementing Self Help Group Bank Linkage Programme in the State of Andhra Pradesh;

(d) the approximate number of SHGs linked to banks sunder SHG Bank Linkage Programme during the last five years, year-wise;

(e) the manner in which the above Programme proved to be beneficial to SHGs in AP?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) to (d) : Public Sector Banks, Private Cooperative Banks,Regional Rural Banks and Cooperative Banks are implementing Sell Andhra Pradesh.The year-wise details of the number of SGHs promoted,cumulative bank loans and cumulatively linked SHGs in the state of Andhra Pradesh during the last five years are as under:

Particulars	2001-02	2002-03	2003-04	2004-05	2005-06
Cumulative No.of SHGs promoted in lakhs	2.40	4.69	5.16	5.49	5.92
Cumulative Bank loan in crares	521.26	975.39	1728.38	2746.09	4345.52
Cumulative linked SHGs in lakhs	2,02	2.81	3.85	4.92	5,87

(e) : An impact evaluation study conducted by NABARD which covered 560 SHG member households from 223 SHGs spread over 11 States including Andhra Pradesh showed positive results. There have been perceptible and wholesome changes in the living standards of the SHG members, in terms of ownership of assets, increase in savings jand borrowing capacity, income generating activities and in income levels. Some of the major findings were -

Almost all the members developed saving habit in the post-SHG situation as against only 23% of households earlier. Average annual savings per household registered over a threefold increase from Rs.460/- to Rs. 1,444/-.

The average borroi rings/year/household increased from Rs. 4,282 to Rs. 8,341.

Average value of assets (land, house, livestock and consumer durables etc.} per household increased by 13 % from Rs. 63,000 in pre-SHG stage to Rs. 71,000 in post-SHG stage. Land was the major asset with a share of 44% of the value of assets.